IN THE ABSTRACT

Please amend the abstract as follows:

Abstract

Systems for providing an authentication service through a number of authentication mechanisms associated with each user. Lists of the authentication mechanisms associated with each user are stored in a set of portfolios, one portfolio for each user. Authentication mechanisms include known secrets, stored secrets and biometrics. Authentication ~~mechanisms~~ mechanism input devices include laptops, PCs, biometric input devices, smart card readers, proximity badge readers, magnetic stripe readers, and the like. The systems have various configurations of registration servers, authentication servers, and authorization servers. Methods for providing an authentication service include relating a user identity to a portfolio, relating a type of transaction to a level of authentication, and authenticating the user identity through one or more authentication mechanisms for the type of ~~transaction~~, transaction, according to the level of authentication required.